

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**

In Re:

**ANGELA FATIMA LEFTWICH,**

Debtor.

Case No. **19-25156-LSS**  
Chapter 13

**TRUSTEE'S RESPONSE TO DEBTOR'S MOTION FOR AUTHORITY TO  
INCUR SECURED DEBT FOR THE PURPOSE OF MODIFYING THE TERMS  
OF AN EXISTING SECURED LOAN FOR REAL PROPERTY**

Rebecca Herr, Chapter 13 Trustee in the above-captioned case, responds herein to Debtor's motion for authority to modify the existing first mortgage on their principal property, and states:

- a.) That the Debtor has not provided the Trustee with the final terms of the loan modification. Based on the filing, the Trustee is uncertain if the Debtor has obtained a loan modification agreement with Planet Home Lending.
- b.) Before the Trustee consents to the loan modification, she requests a copy of the signed loan agreement.
- c.) The Trustee advises the Court that this case has not yet been confirmed.

**WHEREFORE**, for the foregoing reasons, the Trustee cannot consent to the loan modification.

Date: March 5, 2020

Respectfully submitted,

/s/ Rebecca A. Herr

Rebecca A. Herr  
Chapter 13 Trustee

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**CERTIFICATE OF SERVICE**